

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Adrian Ortiz
 Heather Ortiz
 Debtors

Case No. 19-13660-pmm
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: JEGilmore
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 8

Date Rcvd: Mar 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2020.

db/jdb smg +Adrian Ortiz, Heather Ortiz, 1548 Luzerne St, Bethlehem, PA 18017-6223
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 31 2020 08:28:38
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 31 2020 08:28:44 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2020 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
 MICHAEL J. MCCRYSTAL on behalf of Joint Debtor Heather Ortiz mccrystallaw@gmail.com, sueparalegal@gmail.com
 MICHAEL J. MCCRYSTAL on behalf of Debtor Adrian Ortiz mccrystallaw@gmail.com, sueparalegal@gmail.com
 REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
 ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com
 SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
 SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Adrian Ortiz Heather Ortiz	<u>Debtors</u>	CHAPTER 13
Quicken Loans Inc.	<u>Movant</u>	NO. 19-13660 PMM
vs.		
Adrian Ortiz Heather Ortiz	<u>Debtors</u>	11 U.S.C. Section 362
Scott F. Waterman, Esquire	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$2,001.92**, which breaks down as follows;

Post-Petition Payments:	March 2020 at \$970.96/month
Suspense Balance:	\$0.04
Fees & Costs Relating to Motion:	\$1,031.00
Total Post-Petition Arrears	\$2,001.92

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on April 1, 2020 and continuing through September 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$970.96** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$333.66 from April 2020 to August 2020 and \$333.62 for September 2020** towards the arrearages on or before the last day of each month at the address below;

QUICKEN LOANS INC.
635 WOODWARD AVENUE
DETROIT, MI 48226

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.


8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.


Date: March 17, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: 3/24/2020


Michael J. McCrystal, Esquire
Attorney for Debtors

Date: 3/24/2020


Scott P. Waterman, Esquire
Chapter 13 Trustee

Approved by the Court this 30th day of March, 2020. However, the court retains discretion regarding entry of any further order.

Patricia M. Mayer

Bankruptcy Judge
PATRICIA M. MAYER

QUICKEN LOANS, INC